

Notice of References Cited	Application/Control No. 10/805,314	Applicant(s)/Patent Under Reexamination TENNEY, MARK STANLEY	
	Examiner WILLIAM E. RANKINS	Art Unit 3696	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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	U	THE JOURNAL OF FINANCE * VOL. LVII, NO. 5 * OCTOBER 2002 Term Structure of Interest Rates with Regime Shifts RAVI BANSAL and HAO ZHOU*
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